

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 16, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Sara L Pugh
32 Old State Rd. N
Norwalk, OH 44857

All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):

Case Number:
10-34869-maw

Last four digits of Social Security No./Taxpayer ID Nos.:
XXX-XX-2155

Attorney for Debtor(s) (name and address):

Roger S. Stark
Stark Law
5505 Tiffin Ave
PO Box 336
Castalia, OH 44824
Telephone number: 419-684-5933

Bankruptcy Trustee (name and address):

John N Graham
5151 Monroe St
#245
Toledo, OH 43623
Telephone number: (419) 479-3969

Meeting of Creditors:

Date: **September 14, 2010**

Time: **09:00 AM**

Location: **Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **November 15, 2010**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
1716 Spielbusch Ave
Toledo, OH 43604

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: **July 19, 2010**

EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side . The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

CERTIFICATE OF NOTICE

District/off: 0647-3
Case: 10-34869

User: mclar
Form ID: 227i

Page 1 of 2
Total Noticed: 48

Date Rcvd: Jul 19, 2010

The following entities were noticed by first class mail on Jul 21, 2010.

db +Sara L Pugh, 32 Old State Rd. N, Norwalk, OH 44857-1623
aty +Roger S. Stark, Stark Law, 5505 Tiffin Ave, PO Box 336, Castalia, OH 44824-0336
tr +John N Graham, 5151 Monroe St, #245, Toledo, OH 43623-3461
19782547 +Akon Auto Auction, Co Ronald Koehler, 3522 Manchester Rd #D, Akron, OH 44319-1451
19782548 +Akon Auto Registered Agent, Deborah Koral, PO Box 44, Uniontown, OH 44685-0044
19782550 +Alliance One, 6565 Kimball Drive #200, Gig Harbor, WA 98335-1206
19782551 +Britt Harrison, Ohio Attorney General, 30 E Broad St, 14th Fl, Columbus, OH 43215-3414
19782552 +Bryans Body Shop, 502 Virginia Ave, Ashland, OH 44805-2541
19782553 +Bureau of Workers Comp, Ohio Attorney General, 150 E. Gay St. 21st fl, Columbus, OH 43215-3191
19782554 +Canton Finance, 7100 Whipple Ave NW #B, North Canton, OH 44720-7167
19782555 +Capital Management Services, 726 Exchange St, #100, Buffalo, NY 14210-1461
19782556 +Cole Distributing, 6312 Rt 598, Shelby, OH 44875-9613
19782557 +Commercial Investments, Floor Plans INC, Canton Finance, 7100 Whipple Ave NW #A, North Canton, OH 44720-7167
19782558 +Daniel Pugh, 9508 State Rt 113 East, Berlin Heights, OH 44814-9632
19782561 +Department of Treasury, 801 West Superior 400, Cleveland, OH 44113-1852
19782562 +Directions Credit Union, 1306 Cleveland Ave, Ashland, OH 44805-2741
19782563 +Donna Dennis, 3764 US HWY 224 E Lot 86, Greenwich, OH 44837-9304
19782564 +Fifth Third Bank, 1000 East 80th Place, North Tower, Merrillville, IN 46410-5608
19782565 +Final Products, 301 Walnut St, Perrysburg, OH 43551-1456
19782566 +Financial Services of Norwalk, 26 W. Main St, Norwalk, OH 44857-1440
19782567 +First Financial Corporation, PO box 5129, 600 Cordeainer Dr, Norwell, MA 02061-1644
19782569 +Gregory Reichenbach, PO Box 256, Bluffton, OH 45817-0256
19782570 +Hart Advertising, 69-75 E. Seminary St, Norwalk, OH 44857-2197
19782571 +Hart Advertising agent for Service, WT Hart, 448 St Rt 61 East, Norwalk, OH 44857-9380
19782572 +Huntington, 7575 Huntington Park Dr., Columbus, OH 43235-2600
19782573 +Javitch Block and Rathbone, 1100 Superior Ave, Cleveland, OH 44114-2530
19782574 +Major Mortgage, 500 E 18th St., Cheyenne, WY 82001-4618
19782575 +Marla McBride, 933 U St Rt 250, Ashland, OH 44805
19782577 +Ohio Department of Taxation, PO Box 182402, Columbus, OH 43218-2402
19782578 +Paul Fox, 3764 US HWY 224 E # 79, Greenwich, OH 44837-9349
19782579 +Pineview Motors, Leroy Zimmerman, 7172 St RT 13 #13, Greenwich, OH 44837-9635
19782580 +Richard Pugh, 4012 St Rt 13, Greenwich, OH 44837-9340
19782581 Richard Wasserman, 1836 State Rt 590 S, Burgoon, OH 43407
19782582 +Robert Gentzel, 32 Benedict Ave., Norwalk, OH 44857-2130
19782583 +Shermeta, Adams, 445 South Livernois #333, PO Box 5016, Rochester, MI 48308-5016
19782584 +Shipley's Office Supply, 10 N Foster St, Norwalk, OH 44857-1502
19782585 +Terrance McBride, 993 U St Rt 250, Ashland, OH 44805-9474
19782586 +Terry McBride, 4013 St. Rt 13, PO Box 66, Greenwich, OH 44837-0066
19782589 +Washtenaw Mortgage Company, PO box 2026, Flint, MI 48501-2026
19782591 +Westlake Financial, Weltman Weinberg and Reis, 323 Lakeside Ave #200, Cleveland, OH 44113-1099
19782593 +Wilbur and Assoc, PO Box 2159, Bloomington, IL 61702-2159
19782587 +the Shoppers Helper, PO Box 7, Greenwich, OH 44837-0007

The following entities were noticed by electronic transmission on Jul 19, 2010.

19782549 +EDI: ALLIANCEONE.COM Jul 19 2010 17:58:00 Alliance One, 1160 Centre Point Dr. #1, Saint Paul, MN 55120-1270
19782560 +E-mail/Text: blyons@drschio.com Debt Recovery Solutions, PO Box 1307, Mansfield, OH 44901-1307
19782568 +E-mail/Text: bankruptcynotice@franklincredit.com Franklin Credit, 101 hudson St 25th Fl, Jersey City, NJ 07302-3984
19782576 +EDI: MID8.COM Jul 19 2010 17:58:00 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2251
19782590 +EDI: WFFC.COM Jul 19 2010 17:53:00 Wells Fargo Bank N/A, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
19782592 +E-mail/Text: vmoliga@westlakefinancial.com Westlake Financial, 4751 Wilshire Blvd #100, Los Angeles, CA 90010-3847
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19782559* +Daniel Pugh, 9508 State Rt 113 East, Berlin Heights, OH 44814-9632
19782588 ##+Timothy Roberts, 467 Taylor Rd, Zanesville, OH 43701-1976

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0647-3
Case: 10-34869

User: mclar
Form ID: 227i

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Total Noticed: 48

Date Rcvd: Jul 19, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2010

Signature:

